

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**Middlesex County**

| <u>Company</u>   | <u>HO-3</u>   | <u>HO-4</u> | <u>HO-6</u> |
|--|---------------|-------------|-------------|
| AAA Mid-Atlantic Ins Co of NJ  | \$548-\$565   | \$172       | \$178       |
| All America Ins Co (Central Mutual of OH Group)                        | \$532         | N/A         | N/A         |
| Allstate NJ Ins Co   | \$489         | \$103       | \$144       |
| American European Ins Co (Rutgers Group) (5)                           | \$529         | N/A         | \$291       |
| American Fire & Casualty Co (Ohio Casualty Group)                      | \$511         | N/A         | \$352       |
| American Home Assur Co (American International Group) (2)              | \$716         | \$144       | \$217       |
| American Ins Co (Allianz Group) (2)                                    | \$833-\$1,111 | N/A         | N/A         |
| American International Ins Co of NJ (American International Group) (3) | \$622         | \$188       | \$249       |
| Amica Mutual Ins Co (1)  | \$650-\$818   | \$129-\$164 | \$193-\$244 |
| Armed Forces Ins Exchange (3)  | \$524         | N/A         | \$182       |
| Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)                     | \$712         | \$171       | \$215       |
| Balboa Ins Co  | \$459-\$678   | \$99        | \$145       |
| Bay State Ins Co (Andover Group)                                       | \$668         | \$150       | \$212       |
| Camden Fire Ins Assoc (OneBeacon Group)                                | \$342-\$445   | \$125-\$157 | \$159-\$193 |
| Castlepoint Ins Co (Tower Group)                                       | \$545-\$646   | \$187-\$211 | \$262-\$296 |
| Centennial Ins Co (Atlantic Mutual Group) (4)                          | \$786         | \$173       | \$217       |
| Central Mutual Ins Co (Central Mutual of OH Group)                     | \$679         | \$161       | \$205       |
| Chubb Ins Co of NJ (Chubb Group) (2)                                   | \$1,445       | \$650       | \$559       |
| Citizens Ins Co of Amer (Hanover Insurance Group)                      | \$530-\$695   | N/A         | \$143       |
| Cumberland Mutual Fire Ins Co  | \$521-\$655   | \$159       | \$205       |
| Electric Ins Co (3)  | \$463-\$1,502 | \$93        | \$86        |
| Empire Fire & Marine Ins Co  | \$312-\$435   | N/A         | N/A         |
| Encompass Ins Co of NJ (Encompass Group)                               | \$411-\$505   | \$149-\$186 | \$157-\$196 |
| Encompass P&C Ins Co of NJ (Encompass Group)                           | \$350-\$824   | \$118-\$319 | \$128-\$341 |
| Excelsior Ins Co   | \$360         | \$142       | \$192       |
| Farm Family Casualty Ins Co (3)  | \$453         | \$100       | \$142       |
| Farmers Ins Co of Flemington   | \$591         | \$180       | \$224       |
| Farmers Mutual Fire Ins Co of Salem Cty                                | \$755-\$857   | \$148-\$163 | \$282-\$316 |
| Federal Ins Co (Chubb Group)   | \$938         | \$143       | \$193       |
| Fidelity Mohawk Ins Co (Franklin Mutual Group)                         | \$504-\$525   | \$126       | \$165       |
| Fidelity National Prop and Cas Ins                                     | \$349         | \$117       | \$141       |
| Fireman's Fund Indemnity Corp (Allianz Group)                          | \$986         | N/A         | N/A         |
| Fireman's Fund Ins Co (Allianz Group)                                  | \$1,111       | \$124-\$158 | \$211-\$231 |
| First American Property & Casualty Ins Co                              | N/A           | \$219       | N/A         |
| First Trenton Indemnity Co (St. Paul Travelers Group) (4)              | \$446         | \$118       | \$153       |
| Fitchburg Mutual Ins Co  | \$641         | \$135       | \$224       |
| FMI Ins Co (Franklin Mutual Group)                                     | \$438         | N/A         | \$156       |
| Foremost Ins Co  | \$868-\$991   | N/A         | N/A         |
| Founders Ins Co  | \$454-\$529   | \$178       | \$175       |
| Franklin Mutual Ins Co (Franklin Mutual Group)                         | \$547         | \$126       | \$165       |
| Germantown Ins Co (Philadelphia Contributionship Group) (2)            | \$681         | N/A         | \$231       |
| Graphic Arts Mutual Ins Co   | \$478-\$688   | \$100-\$152 | \$178-\$205 |
| Great Northern Ins Co (Chubb Group) (2)                                | \$1,445       | \$604       | \$521       |

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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| Hanover Ins Co (Hanover Insurance Group)                                 | \$808-\$1,068 | \$129       | \$169       |
| Harleysville Ins Co of NJ  | \$595-\$711   | \$157-\$190 | \$180-\$219 |
| Hartford Underwriters Ins Co (The Hartford Group) (3) (4)                | \$643         | \$120       | \$169       |
| High Point Preferred Ins Co  | \$548         | \$145       | \$157       |
| Homesite Ins Co  | \$622         | \$188       | \$249       |
| IDS Property Casualty Ins Co   | \$772         | \$134       | \$185       |
| Liberty Mutual Fire Ins Co   | \$474-\$1,717 | \$129       | \$173       |
| Massachusetts Bay Ins Co (Hanover Insurance Group)                       | \$651-\$857   | \$122       | \$156       |
| Mercer Ins Co of NJ Inc  | \$480-\$686   | \$227       | \$236       |
| Merchants Mutual Ins Co (Merchants Group)                                | \$752         | \$201       | \$193       |
| Merchants Preferred Ins Co (Merchants Group)                             | \$529         | N/A         | \$291       |
| Merrimack Mut Fire Ins Co (Andover Group)                                | \$717-\$997   | \$157       | \$218       |
| Metropolitan Group Property & Casualty Ins Co                            | \$1,025       | \$116       | \$173       |
| New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3) | \$430         | \$58        | \$103       |
| New Jersey Re-Insurance Co (New Jersey Manufacturers Group)              | \$504         | \$66        | \$119       |
| Ohio Casualty Ins Co (Ohio Casualty Group)                               | \$747         | \$178       | \$265       |
| Pacific Indemnity Co (Chubb Group)                                       | \$938         | \$143       | \$193       |
| Pennsylvania General Ins Co (OneBeacon Group) (4)                        | \$342-\$445   | \$125-\$157 | \$159-\$193 |
| Philadelphia Contributionship Ins (Philadelphia Contributionship Group)  | \$1,121       | \$177       | \$351       |
| Preferred Mutual Ins Co  | \$493         | \$133       | \$162       |
| Preserver Ins Co (Tower Group) (5)                                       | \$479         | \$158       | \$130       |
| Proformance Ins Co   | \$667         | N/A         | \$202       |
| Property & Cas Ins Co Of Hartford (The Hartford Group) (3)               | \$618         | \$102       | \$167       |
| Providence Mutual Fire Ins Co  | \$424-\$702   | \$165       | \$170       |
| Public Service Mutual Ins Co   | \$392         | \$118       | \$114       |
| Quincy Mutual Fire Ins Co  | \$517-\$641   | \$130       | \$166       |
| Rutgers Cas Ins Co (Rutgers Group)                                       | \$364-\$479   | \$122-\$157 | \$100-\$127 |
| Selective Ins Co of Amer (Selective Group)                               | \$601         | \$153       | \$200       |
| Selective Way Ins Co (Selective Group)                                   | \$507         | N/A         | \$200       |
| State Farm Fire and Casualty Co  | \$586         | \$127       | \$204       |
| Tokio Marine & Nichido Fire Ins Co Ltd                                   | \$486         | \$127       | \$244       |
| Tower Ins Co of NY (Tower Group)   | \$545         | N/A         | \$264       |
| Tower National Ins Co (Tower Group)                                      | \$545-\$646   | \$187-\$211 | \$262-\$296 |
| Travelers Auto Ins Co of NJ (St. Paul Travelers Group)                   | \$391-\$631   | \$131-\$137 | \$131-\$143 |
| United Services Auto Association (USAA Group) (1) (3)                    | \$415-\$498   | N/A         | \$108-\$139 |
| USAA Casualty Ins Co (USAA Group) (1) (3)                                | \$419-\$503   | N/A         | \$108-\$139 |
| Vigilant Ins Co (Chubb Group) (2)  | \$1,267       | \$650       | \$559       |
| West American Ins Co (Ohio Casualty Group)                               | \$611         | N/A         | \$326       |

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